

Listing of Claims:

1 **1. (original) A business system comprising**

2 a magnetic strip card with consumer identifying information
3 encoded thereon said information identifying a consumer, said consumer
4 desiring to conduct a transaction with a vendor at a vendor location,

5 a host system remote from the vendor location that maintains
6 information about discounts from said vendor,

7 an apparatus at the vendor location for reading the consumer
8 identifying information on the magnetic strip card, said apparatus
9 interconnectible with and able to communicate with the host system for
10 ascertaining any discount of said discounts applicable to said transaction, and

11 means apart from the magnetic strip card for automatically
12 applying any applicable discount of said discounts related to said transaction
13 at the vendor location for the benefit of said consumer, without consumer
14 selection of any said applicable discount and without requiring consumer
15 awareness of any said applicable discount.

1 **2. (original) The system of claim 1 further comprising**

2 means at the host system for receiving from the vendor transaction
3 information about said transaction, and

4 means at the host system for storing said transaction information.

1 **3. (original) The system of claim 2 further comprising**

2 means for calculating a future discount for the consumer based on
3 the transaction information.

1 **4. (original) The system of claim 3 further comprising**

2 means for providing the consumer with information about the
3 future discount.

1 **5. (original) The system of claim 3 further comprising**

2 means for calculating an amount of a retirement account
3 contribution for a consumer based on the transaction information.

1 6. (original) The system of claim 5 further comprising

2 means for making a contribution to a retirement account of the
3 consumer based on the calculated amount.

1 7. (original) The system of claim 1 wherein said apparatus for reading the
2 consumer identifying information on the magnetic strip card can communicate with the
3 host system via the Internet global communications system.

1 8. (presently amended) The system of claim 1 further comprising

2 means for automatically downloading to the a computer
3 information about said discounts without a request from the consumer.

1 9. (original) A business system comprising

2 a magnetic strip card with consumer identifying information
3 encoded thereon said information identifying a consumer, said consumer
4 desiring to conduct a transaction with a vendor at a vendor location,

5 a host system remote from the vendor location that maintains
6 information about discounts from said vendor,

7 an apparatus at the vendor location for reading the consumer
8 identifying information on the magnetic strip card, said apparatus
9 interconnectible with and able to communicate with the host system for
10 ascertaining any discount of said discounts applicable to said transaction,

11 means apart from the magnetic strip card for automatically
12 applying any applicable discount of said discounts related to said transaction
13 at the vendor location for the benefit of said consumer, without consumer
14 selection of any said applicable discount and without requiring consumer
15 awareness of any said applicable discount,

16 a computer at the location of the vendor for communicating with
17 the host system,

18 means for automatically downloading information about said
19 discounts to the computer without a request from the consumer,

20 means at the host system for receiving from the vendor transaction
21 information about said transaction,

means at the host system for storing said transaction information,
means for calculating an amount of a retirement account
contribution for a consumer based on the transaction information,
means for determining a pertinent geographic area for the
consumer, and
means for automatically determining the pertinent geographic area
based on information about a consumer to contact the host system.

10. (original) A business system comprising
a magnetic strip card with consumer-identifying information
encoded thereon;
a host system that maintains information about discounts from
vendors,
an apparatus for reading information on the magnetic strip card,
the apparatus in communicate with the host system and a payment processing
system, the apparatus capable of initiating a real-time communication link with
the host system and initiating a communication link to the payment processing
system; and
wherein the host system maintains information about discounts
from vendors and applies such discount on an itemized basis for the benefit of
a consumer when the consumer purchases a discounted item at a vendor using
the magnetic strip card.

11. (presently amended) A method for carrying out a purchase
comprising the steps of:
reading at a point-of-sale terminal located at a vendor consumer-
identifying information encoded on a device having a readable data string;
maintaining a database of discounts available at the vendor;
determining on a real-time basis whether the items purchased
by the consumer are items offered at a discount by the vendor; and
transmitting a signal to the vendor to cause a discount to such
items purchased by the consumer on an itemized basis that are identified in the